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FALL 2004

Risk Matters

**A Publication Dedicated to Risk Management
In Montana State Government**



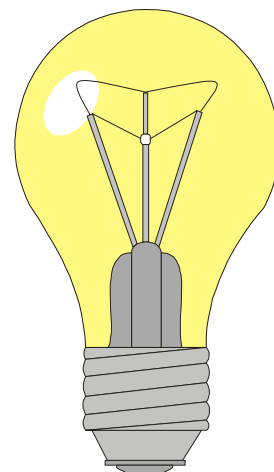
Department of Administration, October, 2004, Volume 15, No. 1

Imagine

John Lennon wrote and sang the lyrics to the incredibly popular Beatle's song "Imagine". Those lyrics include, "Imagine all the people living for today..." Imagine all the people who died in vehicle accidents last year, still living today? The reality is that thousands of people all over Montana and the United States are not alive today because of vehicle accidents. According to the National Safety Council, in just the first four months of 2004, there were 13,380 vehicle fatalities.

Imagination is a lot more pleasant than reality. We imagine we could never be a vehicle fatality. Reality is that forty-eight of our fellow Montana citizens have died in vehicle related accidents so far this year.

There is a way we can make imagination a reality. There is a way we can reduce the chances of becoming a statistic on a Montana highway. The answer is for more drivers to become 'defensive drivers.' The Risk Management & Tort Defense Division (RMTD)



encourages state agencies and their employees to attend a safe driver course such as the National Safety Council Defensive Driving or Van Driver courses offered to state and university system employees.

Safe driver courses offered by RMTD are free and last four hours or less but the results of this training can be invaluable and last a lifetime. You may visit the RMTD training schedule on our website to identify the next safe driver course scheduled near you. You can also register here to guarantee your seat. The web address is www.discoveringmontana.com/doa/rmtd.

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Brett Dahl

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Administrator, Department of Administration, Risk Management
& Tort Defense Division.

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Randy Penton

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Director of Risk Management, Billings Deaconess Hospital.

Allen Hulse

Assistant Chief Executive Officer, Montana Municipal Insurance Authority.

Greg Jackson

Marketing Specialist, Montana Association of Counties.

Tana Wilcox

Risk Manager, Northwest Energy.

Jacquie Duhamel

Risk Manager, Montana Rail Link.

During FY2004, 868 state or university system employees completed one of the Risk Management & Tort Defense Division's safe driving courses. This is an impressive number, however, the National Safety Council projects motor vehicle deaths in Montana to be 2% higher than during calendar year 2003. Imagine a time when we see fewer deaths, when more Montanans, including state and university employees attend safe driver courses.

Though the Montana State Government and Montana University System have the equivalent of 20,005.6 full time employees, fewer than 5% of these employees have completed an RMTD sponsored safe driver course in the past year. Imagine how safe Montana roadways could be if 10% of our state and university employees completed a safe driver course?

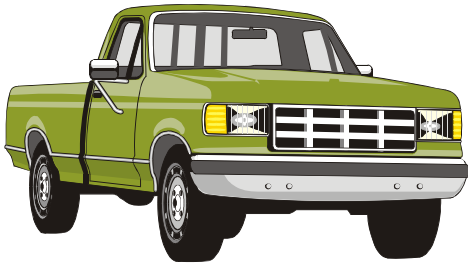
It is impossible to say what the results could be, but it is safe to imagine the results would be fewer motor vehicle accidents and fewer motor vehicle deaths. This is evidenced by the fact that since fiscal year 2000 when RMTD first encouraged and rewarded state agencies through participation in a safe driver course. Since this time automobile liability claims and lawsuits for the state have decreased between 5% and 12% every year.

These numbers show that state and university System employees are having fewer motor vehicle accidents. Fewer motor vehicle accidents translate into fewer motor vehicle deaths. That's not imagination, that's reality.

We cannot provide this security to all users of Montana roadways but for the more than 20,000 FTE's employed by the State of Montana, Risk Management & Tort Defense offers a variety of safe driver courses, which can help you prevent or avoid a motor vehicle accident.

John Lennon continued "Imagine" by singing, "*You may say I'm a dreamer, but I'm not the only one, I hope some day you'll join us, and the world will live as one.*" We might be dreamers, but someday we hope that more state employees join the ranks of defensive drivers by attending safer driver courses.





Salvage Vehicles

Salvage, means ‘SAVE!’ In vehicular terms, it means that if you ever wreck a state vehicle, whether or not it can be saved or used again, it may have some value. If your vehicle has comprehensive/collision (i.e. physical damage) coverage through the Risk Management & Tort Defense we take care of salvage

issues for your agency as part of the claims adjustment process. If your vehicle does not have comprehensive/collision coverage, then your agency is responsible for salvage and disposition of the vehicle.

In either case, the Title & Registration Bureau (TRB), Department of Justice, reminds us that state agencies and universities must comply with the state salvage vehicle process, even though the state is self-insured under §61-3-211, MCA. If your agency owns and controls the purchase, sale, and repair of state vehicles, please adhere to the following salvage process:

1) If a vehicle is less than five years of age and determined salvage, the title must be surrendered to the Title & Registration Bureau for the issuance of a new salvage title.

2) If an older vehicle is salvaged, the existing title is kept, but the salvage is reported. Contact the TRB for forms to use for reporting.

3) Before a rebuilt salvage vehicle less than five years of age may be registered and operated upon the highways of the state, the vehicle must pass a vehicle identification number inspection (Stage 3) by the Department of Justice or a designated peace officer.

4) Older rebuilt vehicles must also pass an inspection (Stage 2). This law pertains to all types of vehicles except boats, snowmobiles, and off-highway vehicles.

If you have questions about Montana’s salvage program or suggestions that might improve their service to you, please write directly to the Motor Vehicle Division, Title and Registration Bureau, 1032 Buckskin Drive, Deer Lodge, MT 59722.

Flood Risk Assessment

Thoughts of flooding are far from our minds as a ‘record setting’ drought continues throughout much of Montana and the western United States!

Under FEMA (Federal Emergency Management Agency) rules, federal assistance does not cover flood risk unless: 1) the president declares a disaster; 2) damages for the structure are over \$500,000. Note: exceptions apply; and 3) as a condition of receiving the grant money, the grantee must then agree to purchase and maintain NFIP insurance for the next 25 years.

Recent changes in the state’s property insurance exclude insurance coverage for state properties located in the 100 year flood plain. Given the diversity and breadth of Montana’s commercial properties, the Risk Management & Tort Defense Division contracted with Intermountain Hazards (IH) of Salt Lake City, Utah to conduct a flood risk assessment of over 4,300 state properties.



Through global positioning, IH was able to determine that there were approximately 31 properties in the 100 year flood plain.

Due to the rising costs of flood insurance, state agencies opted to cover only three of the properties. Please contact the Risk Management & Tort Defense Division if you have additional questions.

Montana CoR Ranks Favorably

Statistics, value measurements, performance indicators, quality control.....call them what you will, but by any other name they are benchmark comparisons designed to measure and compare an entity's performance over time against other entities.

The Cost of Risk (i.e. CoR) is a benchmarking tool that the Risk Management & Tort Defense Division uses to compare Montana's costs against other public entities. It is the sum of commercial insurance premiums, self-insured losses, contractual expenses (i.e. actuarial, loss prevention, appraisal, etc.), and administrative overhead.

In plain English, CoR is the state's cost to protect its physical, financial, and human resource risks through the purchase of commercial insurance or self-insurance protec-

tion. In a recent survey conducted by ARMTech of Irvine, California, twelve states provided data designed to measure and compare their respective 'costs of risk.'

The 12 survey participants for FY2003 included: Arizona, Idaho, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, South Dakota, Utah, Wisconsin. (Survey results listed in side bar.)

In summary, Montana's cost of risk ranks favorably when compared with other states. State agencies efforts to lower costs through loss control, litigation management, effective claims administration, and group insurance purchasing arrangements DO pay dividends. Let's set our sights even HIGHER by LOWERING our cost of risk!

Note: As with any benchmarking tool, the results must be very carefully construed since there may be small, yet very important differences, in the way participants report expenses, overhead, premiums, etc.

CoR RESULTS PROVIDED BELOW ARE IN ASCENDING ORDER FROM LOWEST TO HIGHEST

- ▶ Montana ranked 8th in the number of vehicles insured (9,187).
- ▶ Montana ranked 4th in insured property values (\$2,630,000,000).
- ▶ Montana ranked 2nd in total operating expenditures (\$2,273,000).
- ▶ Montana ranked 7th in size of tort damage caps (\$1,500,000 per occurrence).
- ▶ Montana ranked 6th in general liability risk financing costs (\$4,400,000).
- ▶ Montana ranked 5th in the # of general liability claims filed (318).
- ▶ Montana ranked 4th in auto liability risk financing costs (\$561,000).
- ▶ Montana ranked 3rd in auto liability risk financing costs per vehicle (\$61).
- ▶ Montana ranked 9th in the # of auto claims filed (291).
- ▶ Montana ranked 5th in workers' compensation risk financing costs(\$8,200,000)
- ▶ Montana ranked 3rd in the # of workers' compensation claims filed (936).
- ▶ Montana ranked 5th in property risk financing costs.
- ▶ Montana ranked 5th in total cost of risk.

Respirators

For the safety and protection of employees, the Occupational Safety & Health Administration (OSHA) as well as the Montana Department of Labor & Industry, Occupational Safety & Health Bureau have mandatory standards for the use of respirators. These standards address health and safety issues for employees that use respirators, filter masks, gas masks, or any other form of respiratory protection. Remember, it is the employer's responsibility to recognize and address these.

Respiratory protection is used to control the occupational diseases caused by breathing air contaminated with harmful dusts, fogs, fumes, mists, gases, smokes, sprays, or vapors. Our work areas may contain any variety of harmful or nuisance materials in the air. Employers are required to identify these hazardous substances and provide equipment necessary to protect the health of the employee. The respirator must be appropriate and suitable for the condition as well as for the individual employee.



Respirators Continued

Not all respirators are alike. Most are made for specific concerns or a limited variety of concerns. The wrong type or style of respirator may actually be more harmful to an employee than no respirator.

Where respirators are required, such as in auto body shop where paint fumes are present; in some laboratories or where some chemicals are present; in confined spaces where oxygen may be scarce; where dusts from dirt, grain, or lumber are present; where silica is present; and many other situations, it is the employers responsibility to develop and oversee a respiratory protection program to protect all employees. This must be a written program with

a designated administrator. OSHA and the Safety & Health Bureau offer sample Respiratory Protection Programs you may model your program from.

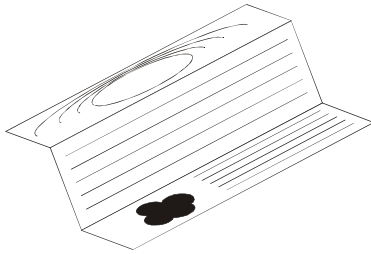
A key requirement in any Respiratory Protection Program is that any employee required to use respiratory protection must complete a Medical Evaluation prior to being assigned a duty which requires respiratory protection. A sample medical evaluation is available from OSHA. The evaluation is confidential and is designed to determine if an employee is fit to wear and use a respirator. The employer must arrange for a health care professional to independently evaluate each employee who may have cause to use a respirator.

Employees with asthma, lung cancer, or who experience shortness of breath, seizures, skin allergies and a variety of other conditions may need special considerations when selecting respirators or being assigned duties which require a respirator. The medical evaluation is designed to identify these concerns.

The requirements are specific for the mandatory medical evaluation and you should review OSHA standard 29 CFR 1910.134 and appendixes. These, and all OSHA standards, can be reviewed at www.OSHA.gov. The Montana Department of Labor & Industry, Occupational Safety & Health Bureau can be contacted at 444-6401 for assistance.

Have You Tried our CERTS Lately!

NOT referring to breath mints! However, we are referring to 'CERTIFICATES OF INSURANCE!'



What is a certificate of insurance you ask? When will I need a certificate of insurance? Where do I obtain a certificate of insurance? These are common, everyday questions that the insurance staff of the Risk Management & Tort Defense Division receive. Fortunately, there are answers!

First of all, a certificate of insurance is a document issued by an insurance carrier or self-insured entity that provides evidence of insurance for a particular type of coverage or event.

Quite often, state agencies entering into leases or other arrangements are asked to provide 'certificates of insurance.' In other words, the other party wants to know that if you burn their building down or they are sued for the state's negligence there is a financial mechanism in place to pay for the claims.

Typically, the Risk Management & Tort Defense Division obtains certificates of insurance from commercial insurance carriers where the exposure is insured by the insurance carrier. For exposures that the state self-insures, the division issues its own certificates of insurance.

So, if you're ever requested to provide evidence of insurance, please contact Kristie Rhodes of our office at (406)444-4509 or Judy Barnes (406) 444-9843. Be prepared to give them the following information :

- Date of the event.
- Name and mailing address of the Certificate Holder (requestor).
- Type of coverage requested (i.e. general liability, professional liability, property, etc.)
- Amount of coverage requested.
- A brief description of the activity.

To obtain a certificate of insurance, please go to our website at <http://discoveringmontana.com/doa/rmtd/css/05insurance/certificateofinsurance.asp>

Remember to check your state vehicle before leaving for your next trip to make sure that you have a certificate of auto insurance in the glove compartment. Try our CERTS! You'll like them.

Pervasive Poison

This may come as a shock to some of you, however, carbon monoxide (CO) IS the MOST commonly encountered and pervasive poison in our environment today! It is responsible for more deaths than any other single poison, and for enormous suffering and morbidity in those who survive.

Annually, due to CO exposure:

- Tens of thousands of people seek medical attention or lose several days, weeks, months of normal activity.
- More than 500 people die through unintentional exposure.
- As many as 2,000 people die intentionally using CO.

It has been known for decades that CO poisoning can produce lasting health harm, mainly through its destructive effects on the central nervous system.

Some studies found that 25-40% of people died during acute exposure, while 15-40% of the survivors suffered immediate or delayed neuropsychological deficit.

Survival Tips

- ▶ Have an annual checkup performed on your gas furnace.
- ▶ Don't use portable, gas powered, generators in small confined spaces.
- ▶ When 'warming up' your vehicles, do not leave them parked in a garage.
- ▶ Never sit inside a parked vehicle inside a confined space while it is 'warming up.'
- ▶ Purchase CO2 detectors and make sure that they are properly installed and maintained.

**SAFETY
FIRST**

**DON'T TAKE
CHANCES**

The Triangle of Life

Doug Copp, the Rescue Chief and Disaster Manager of the American Rescue Team International (ARTI), the world's most experienced rescue team, recently wrote an article entitled "The Triangle of Life." This excellent article focuses on how to survive an earthquake. Here are

some excerpts, as well as some tips, that may save your life in an earthquake.

"I have crawled inside 875 collapsed buildings, worked with rescue teams from 60 countries, founded rescue teams in several countries, and I am a member of many rescue teams from many countries. I was the United Nations expert in Disaster Mitigation (UNX051 –UNIENET) for two years. I have worked at every major disaster in the world since 1985,

except for simultaneous disasters."

"In 1996 we made a film, which proved my survival methodology to be correct. The Turkish Federal Government, City of Istanbul, University of Istanbul, Case Productions and ARTI cooperated to film this practical, scientific test. We collapsed a school and a home with 20 mannequins inside. Ten mannequins did "duck and cover," and ten mannequins I used in my "triangle of life" survival method. After the simulated earthquake collapse we crawled through the rubble and entered the building to film and document the results. The film, in which I practiced my survival techniques under directly observable, scientific conditions, relevant to building collapse, showed there would have been zero percent survival for those doing duck and cover. There would likely have been 100 percent survivability for people using my method of the "triangle of life." This film has been seen by millions of viewers on television in Turkey and the rest of Europe, and it was seen in the USA, Canada and

Continued on page 7

Triangle Continued

Latin America on the TV program Real TV.”

“The first building I ever crawled inside of was a school in Mexico City during the 1985 earthquake. Every child was under their desk. Every child was crushed to the thickness of their bones. They could have survived by lying down next to their desks in the aisles. It was obscene, unnecessary and I wondered why the children were not in the aisles. I didn’t at the time know that the children were told to hide under something.”

“Simply stated, when buildings collapse, the weight of the ceilings falling upon the objects or furniture inside crushes these objects, leaving a space or void next to them. This space is what I call the “triangle of life”. The larger the object, the stronger, the less it will compact. The less the object compacts, the larger the void, the greater the probability that the person who is using this void for safety will not be injured. The next time you watch collapsed buildings, on television, count the “triangles” you see formed. They are everywhere. It is the most common shape, you will see, in a collapsed building. They are everywhere.”

“I trained the Fire Department of Trujillo (population 750,000) in how to survive, take care of their families, and to rescue others in earthquakes. The chief of rescue in the Trujillo Fire Department is a professor at Trujillo University. He accompanied me everywhere. He gave personal testimony: “My name is Roberto Rosales. I am Chief of Rescue in Trujillo. When I was 11 years old, I was trapped inside of a collapsed building. My entrapment occurred during the earthquake of 1972 that killed 70,000 people. I survived in the “triangle of life” that existed next to my brother’s motor-



cycle. My friends who got under the bed and under desks were crushed to death [he gives more details, names, addresses etc.]. I am the living example of the “triangle of life”. My dead friends are the example of “duck and cover”.

Survival Tips:

(1) Many people who simply “ducks and covers” WHEN BUILDINGS COLLAPSE are crushed to death. People who get under objects, like desks or cars, are most often crushed.

(2) Cats, dogs and babies all naturally often curl up in the fetal position. You should too in an earthquake. It is a natural safety/survival instinct. You can survive in a smaller void. Get next to an object, next to a sofa, next to a large bulky object that will compress slightly but leave a void next to it.

(3) Wooden buildings are the safest type of construction to be in during an earthquake. The reason is simple: the wood is flexible and

moves with the force of the earthquake. If the wooden building does collapse, large survival voids are created. Also, the wooden building has less concentrated, crushing weight. Brick buildings will break into individual bricks. Bricks will cause many injuries but less squashed bodies than concrete slabs.

(4) If you are in bed during the night and an earthquake occurs, simply roll off the bed. A safe void will exist around the bed. Hotels can achieve a much greater survival rate in earthquakes, simply by posting a sign on the back of the door of every room, telling occupants to lie down on the floor, next to the bottom of the bed during an earthquake.

(5) If an earthquake happens while you are watching television and you cannot easily escape by getting out the door or window, then lie down and curl up in the fetal position next to a sofa, large chair.

(6) Everybody who gets under a doorway when buildings collapse is

Continued on page 8

Triangle Continued

killed. How? If you stand under a doorway and the doorjamb falls forward or backward you will be crushed by the ceiling above. If the door jam falls sideways you will be cut in half by the doorway. In either case, you will be killed!

(7) Never go to the stairs. The stairs have a different “moment of frequency” (they swing separately from the main part of the building). The stairs and remainder of the building continuously bump into each other until structural failure of the stairs takes place. The people who get on stairs before they fail are chopped up by the stair treads. They are horribly mutilated. Even if the building doesn’t collapse, stay away from the stairs. The stairs are a likely part of the building to be damaged. Even if the stairs are not collapsed by the earthquake, they may collapse later when overloaded by screaming, fleeing people. They should always be checked for safety, even when the rest of the building is not damaged.

(8) Get Near the Outer Walls Of Buildings Or Outside Of Them If Possible – It is much better to be near the outside of the building rather than the interior. The farther inside you are from the outside perimeter of the building the greater the probability that your escape route will be blocked;

(9) People inside of their vehicles are crushed when the road above falls in an earthquake and crushes their vehicles; which is exactly what happened with the slabs between the decks of the Nimitz Freeway. The victims of the San Francisco earthquake stayed inside of their vehicles. They were all killed. They could have easily survived by getting out and sitting or lying next to their vehicles. Everyone killed would have survived if they had been able to get out of their cars and sit or lie next to them. All the crushed cars had voids 3 feet high next to them, except for the cars that had columns fall directly across them.

(10) I discovered, while crawling inside of collapsed newspaper offices and other offices with a lot of paper, that paper does not compact. Large voids are found surrounding stacks of paper.



Directory of Services (406) 444-2421

Administration: Ext.

Division Administrator - Brett Dahl	3687
Chief Defense Counsel - Bill Gianoulas	2438
Accounting Tech - Carol Berger	3600
Administrative Support - Judi Barnes	9843
Legal Secretary - Renee' Jean	

Property/Liability Claims Adjusting:

Sr. Claims Specialist - Marjie Adams	2422
Claims Specialist - Jennie Younkin	7996

Legal Defense:

Associate Counsel - Ann Brodsky	3558
Associate Counsel - vacant	2485
Associate Counsel - vacant	4507
Associate Counsel - Mike King	2403
Paralegal - vacant	
Paralegal - Ruth Friesen	3562

Loss Control:

Consultant - Brett Dahl (Liability/WC)	3687
Consultant - Aric Curtiss (ERTW/Property/WC)	3486

Insurance/ Finance:

Risk Finance Specialist - Kristie Rhodes	4509
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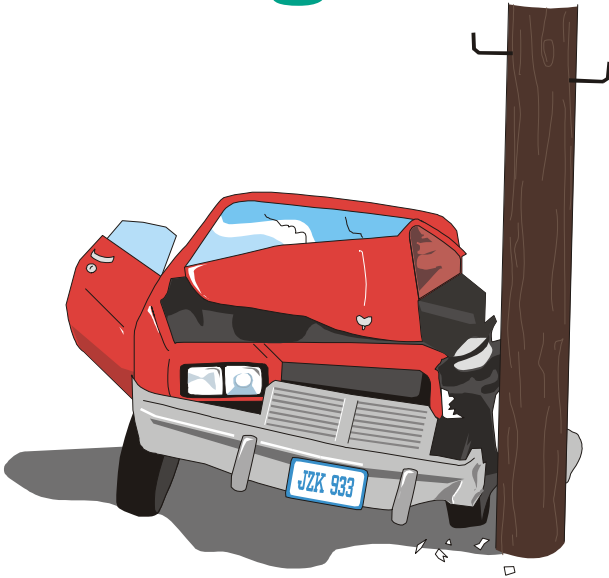
Services to State Agencies

Insurance for: Property, liability, employee dishonesty, vehicle, aircraft, other risks.

Legal Defense/Claims for: Liability, property, other claims.

Loss Control: Consulting for all of the above.

Distracted Driving!



Over 60 people recently attended ‘Distracted Driving’ seminars in Helena and Billings. These seminars were provided by the Risk Management & Tort Defense Division and Mobile Workforce Management Strategies. An interested and attentive audience learned about the ‘Liabilities associated with ‘Distracted Driving.’

The Problem

We’ve all seen them—people driving down the road reading the newspaper, putting on makeup, or visiting on a cell phone. Driving is a risky activity! According to OSHA (Occupational Safety & Health Administration), driving is the leading cause of occupational fatalities! The federal government estimates that 30% of all vehicle accidents are caused by distracted driving.

How does distraction affect your driving performance?

Driver instructors estimate that a driver makes 200 decisions for every mile of driving. If you are busy solving your agency’s or family’s problems while driving, you are adding to the cognitive workload. If you take your eyes off the road for three to five seconds, at 55 mph, the car travels the length of a football field.

The Clues

*These events are clues that you are distracted while driving. **How many of these things have happened to you?***

- A passenger in your car screamed or gasped because of something you did?
- You ran a stop sign?
- You swerved suddenly to avoid an animal, a car, or another highway hazard?
- You slammed on your brakes because you didn’t see the car in front of you?
- You didn’t remember driving from one place to another?
- You took a wrong turn and was lost?
- You drifted in your lane into another lane of traffic?

The Cause

If you find yourself doing one or more of these things routinely, you’re asking for trouble!

- Driving an unfamiliar vehicle without adjusting the mirrors, lights, turn signal, or wipers.
- Focusing attention on passengers, especially children or pets, who are being unruly.
- Eating, drinking beverages, or smoking.
- Engaging in intense, complicated, emotional, or lengthy conversations on cell phones or with passengers.
- Changing the radio, CD, or tape, while you are driving.
- Shaving, putting on make up, or engaging in personal grooming tasks.
- Reading a road map or taking notes while driving.
- Reading a newspaper, report, or book.
- Carrying unsecured cargo or objects.

The Solution

Recognize that you may be driving distracted and use common sense.

- If the newspaper, report, or day planner is too great a temptation, leave it in the trunk.
- Secure everyone and everything that could be *distractors*.
- Don’t wait until you are driving to plan your route or attend to grooming. Please plan before you leave.
- Pre-set your radio, climate control, CD players, and other devices BEFORE your drive on state or personal business.
- Postpone complex or emotional conversations on the phone or with passengers until you arrive at your destination.

Auto Premium Discounts Awarded to 14 Agencies

The breadth and variety of services provided by state agencies is truly 'breath-taking! Dedicated state employees drive millions of miles each year traveling Montana highways and providing vital services to their clients.

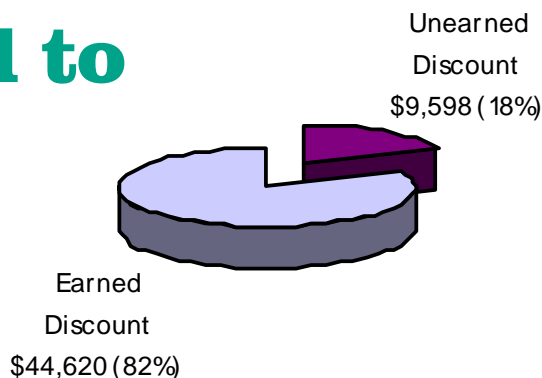
In times of rising auto insurance costs, one way agencies can reduce these expenses is by participating in premium discount programs such as the Auto Premium Discount Program offered by the Risk Management and Tort Defense (RMTD) Division. Each year RMTD offers the Auto Premium Discount Program to all state agencies in order to

promote safe driving and give agencies an opportunity to decrease auto insurance premiums.

The Risk Management and Tort Defense Division is pleased to announce that 82% of the available FY2005 Auto Premium discount was earned by the following agencies who participated in defensive driving courses during 2004. \$54,218 was available for agencies to earn and of the 20 agencies that

elected to participate in the program, 14 agencies earned a discount on their auto premium.

In order to receive the 5% auto premium discount, agencies must elect to participate in the program and send 3% of their employees to defensive driving courses during the election year. Congratulations to the following agencies highlighted below:



2004 AGENCY AUTO ELECTORS	# OF FY04 PARTICIPANTS	FY2004 FTEs	% OF PARTICIPATION	AL & C/C FY2005 5% DISCOUNT
Agriculture	19	121.54	16%	\$267
Commerce	27	192	14%	\$38
Environmental Quality	22	416.76	5%	\$368
Fish, Wildlife & Parks	32	706.68	5%	\$2,440
Justice	90	776.43	12%	\$3,611
Labor & Industry	8	835.98	1%	\$ -
Livestock	7	145.74	5%	\$394
Military Affairs	-	182.5	0%	\$ -
Montana Tech	81	425.9	19%	\$400
MSU Billings	12	554.49	2%	
Natural Resources	50	494.07	10%	\$4,753
OPI	6	156.04	4%	\$63
Public Health & Human Services	71	2,802.19	3%	\$2,378
Public Service Commission	7	39	18%	\$42
Revenue	2	659.12	0%	
Supreme Court	-	385.65	0%	
Transportation	120	2,294.46	5%	\$27,275
UM Western	11	184.47	6%	\$111
UM Helena COT	-	87.46	0%	
University of Montana	204	2,465.08	8%	\$2,482
TOTAL	769	13,925.56	5.52%	\$44,620

COMPUTER THEFT 'CRACKDOWN'

A rash of recent computer thefts around the Capitol complex had claims adjusters, law enforcement, and agency staff scrambling to answer the 'whys; and the 'hows.'

Computers were taken from locked offices where entry was gained by key. Current or former employees may have been involved or it could have been an outsider with access to keys.

Another common theme in these and other computer thefts is that agencies often store used computers

and new-in-the-box computers in hallways, unlocked cars, and even near exits at times.

By way of reminder, please be sure your offices are locked, especially where laptops and small pieces of equipment such as projectors and cameras are stored on desktops or shelves.

Limit access to areas where keys may be stored and remember to follow the processes set up by General Services or your agencies that involve key maintenance and management.

If your agency doesn't have a key management policy, then encourage your leadership to establish a policy. Finally, it is best to lock any small pieces of equipment out of sight when not in use. Let's 'crackdown on computer theft and protect these vitally important state assets.





Risk Management & Tort Defense Division
PO Box 200124
Helena MT 59620-0124

Address Service Requested

To:

RISK MATTERS is a publication of the State of Montana, Department of Administration, Risk Management & Tort Defense Division, 1625 11th Avenue, Helena, Montana 59620-0124. Phone: (406)444-2421.

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Distribution to: All agencies of state government in executive, legislative, and judicial branches and the university system. Copies of this bulletin should be placed in agencies' copies of the State of Montana, Risk Management Procedures Manual, Section XII.

Fall 2004. Published periodically.

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